Title: **SYSTEM AND METHOD FOR ENCODING INFORMATION IN MAGNETIC STRIPE FORMAT FOR USE IN RADIO FREQUENCY IDENTIFICATION TRANSACTIONS**

Inventor: **Michael J. Berardi, Ft. Lauderdale, Florida**
Michal Bliman, Matawan, New Jersey
David S. Bonalle, New Rochelle, New York
Peter D. Saunders, Salt Lake City, Utah

Assignee: **American Express Travel Related Systems Company, Inc.**

Abstract

[00103]   A transaction device system is associated with a transaction device proxy account identifier, which may be stored in a database on the transaction device system. The proxy transaction device identifier may be stored on the database in any conventional merchant recognizable format. Additionally, the proxy transaction device identifier may be associated with a transaction account identifier for use in completing a transaction. The proxy transaction device identifier may include at least a first portion which corresponds to a portion of the transaction device identifier. The first portion of the proxy transaction device identifier may be segmented into proxy fields where a first segment includes a portion of a transaction account data set, and a second segment has encoded therein an account provider desired information. The proxy account identifier segments are undetectable by receiving systems such that the proxy account identifier emulates a merchant recognizable data transfer format. The account provider system may receive the proxy account identifier and uses the first portion of the transaction device identifier in a predetermined algorithm to reassemble the transaction device identifier for use in transaction completion.